

The Home Buying Process

Money up front:

- Earnest Money
- Option Money
- Inspection Fee
- Appraisal
- Credit Report

Find a Realtor You Can Trust

Analyze Your Needs in a Consultation

Obtain Financial Pre-
Qualification and Pre-
Approval

Select Properties

View Properties

Write an Offer to Purchase

Earnest Deposit Money

Negotiate and Counter Offer

Accept the Contract

Inspections

Remove contingencies

Complete the Mortgage
Application*

Credit
Report

Appraisal

Verification

Rejection

Secure Underwriting

Conditions

Obtain Loan Approval*

Schedule Termite and
Survey

Contact Title Company

Title Exam & Title
Insurance

Close the Property

Take Possession of Your New
Home

*if not already pre-approved